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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Michael	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Moncrief	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	-	
		Last name	Last name
		First name	First name
		i ii st ii dine	Histilane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 6267	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Michael		Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5042 W Superior Number Street	Number Street
		Chicago Illinois 60644	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Michael		Moncrief		Case number (if kno	own)
First Name	Middle Name	Last Name			
Part 2: Tell the Court Abo	out Your Bankruptcy	Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		f description of each, see <i>N</i> o 10)). Also, go to the top of p			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about cashier's check, of may pay with a critical payer. I need to pay the Individuals to Payer. I request that my judge may, but is the official povert you choose this compared.	at how you may pay. Typic or money order If your at redit card or check with a pay of the in installments. If your your Filing Fee in Install of the be waived (You may not required to, waive your your that applies to your	cally, if you torney is ore-printe ou choose diments (Cook or request our fee, an family si	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and yo	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District		When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction ju			o you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Michael Moncrief __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Michael Moncrief Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded **V** No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Michael Moncrief Signature of Debtor 1 Signature of Debtor 2 Executed on _ 3/9/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Michael		Moncrief	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Elizabeth Placek		Date	3/9/2017
	Signature of Attorney for	or Debtor		M / DD / YYYY
	,			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	,			·
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			_	
			Illinois	
	Bar number		State	

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nation to identify your ca	ase:	
Michael		Moncrief
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
nkruptcy Court for the:	Northern	District of Illinois
		(State)
	First Name	First Name Middle Name First Name Middle Name

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Cabadula A/D. Dramantu (Official Form 100A/D)	
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$19,625.00
1b. Copy line 62, Total personal property, from Schedule A/B	Ψ13,023.00
1c. Copy line 63, Total of all property on Schedule A/B	\$19,625.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$26,235.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>Ψ20,200.00</u>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,632.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	· ,
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$64,672.97
	\$95,539.97
Your total liabilities	
Your total liabilities Part 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	\$1,600,00
Part 3: Summarize Your Income and Expenses	\$1,600.00
Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$1,600.00 \$1,597.00

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,618.48 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforn	nation to identify your c	ase:						
Debtor 1		Michael			Moncrief				
Debtor		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinois				
Case num			•		(State)				
(If known)								Check if this is an	
Officia	ıl Fo	orm 106A/B						amended filing	
Sched	dul	e A/B: Prope	rty					12/1	
category v responsibl write your	where e for name	you think it fits best. E supplying correct infor a and case number (if k	Be as complete a mation. If more s known). Answer e	nd a pace very	asset only once. If an assect ocurate as possible. If two is is needed, attach a separa question. or Other Real Estate You	married people ate sheet to thi	are filing together, both a s form. On the top of any a	are equally	
_				_	y residence, building, land,				
7. Do you		of flave any legal of ecosor to Part 2	quitable iliterest	iii ai	y residence, building, land,	or similar prop	erty:		
	Yes.	Where is the property?							
1.1		t address, if available, or	other description	Wh	at is the property? Check al Single-family home		the amount of any secu	claims or exemptions. Put tred claims on Schedule D: nims Secured by Property.	
				F	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the	
				E	Manufactured or mobile hom	ne	entire property?	portion you own?	
	Num	lumber Street			Land		Describe the nature of	nature of your ownership	
				H	Investment property Timeshare		interest (such as fee s the entireties, or a life	simple, tenancy by	
	City	State	Zip Code	E	Other				
				Wh	o has an interest in the pro	perty? Check	Check if this is co	ommunity property	
					Debtor 1 only		Ш		
				F	Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors ar	nd another			
					ner information you wish to perty identification numbe		item, such as local		
If you	own c	or have more than one, li	st here:	pic	perty racinimoation number	'-			
				Wh	at is the property? Check al	I that apply.		claims or exemptions. Put	
1.2	Stree	t address, if available, or	other description	L	Single-family home			red claims on Schedule D: aims Secured by Property.	
		,	•		Duplex or multi-unit building		Current value of the	Current value of the	
				L	Condominium or cooperative Manufactured or mobile hom		entire property?	portion you own?	
				 	Land	ie			
	Num	ber Street		H	Investment property		Describe the nature of		
		-		F	Timeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code		Other				
				Wh	o has an interest in the pro	perty? Check	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only		_		
					Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors ar				
					ner information you wish to perty identification numbe		item, such as local		

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Debtor 1	Michael First Name	Middle Name	Moncrief Last Name	Case number	(if known)	
1.3Stre	eet address, if available, or ot	v	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nu	mber Street y State	Zip Code	Land Investment property Timeshare Other		Describe the nature or interest (such as fee s the entireties, or a life Check if this is co	imple, tenancy by estate), if known.
]]]]	Mho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an Other information you wish to add property identification number:	other	(see instructions)	
	I the dollar value of the po ave attached for Part 1. Wi	rite that number h		uding any entries	for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or not	2 Include any vehicles	
you own i	that someone else drives. If yans, trucks, tractors, sport uto	you lease a vehicle, a	also report it on Schedule G: Executo	-	•	
3.1	Model: Year:	X3 AWD I4 2014	Who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 BMW X3 AWD I4	85000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$18325.00	Current value of the portion you own? \$18325.00
3.2	Make Model: Year:		who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?

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	Michael First Name	Middle Name	Moncrief Last Name	Case numb	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check		red claims on Schedule ims Secured by Propert
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	nlv	Current value of the entire property?	Current value of the portion you own?
	Other information.		At least one of the debtor	•		
			Check if this is communications)			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	
	Model: Year:	·	one.		the amount of any secu Creditors Who Have Cla	ired claims on <i>Schedule</i> aims Secured by Propert
	Approximate mileage:		Debtor 1 only			,
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 or	alv	Current value of the entire property?	Current value of the portion you own?
	Other information:		At least one of the debtor	•		
			<u> </u>			
			Check if this is communications instructions)	mity property (see		
Exar		•	er recreational vehicles, other it, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No	•	er recreational vehicles, other	motorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	er recreational vehicles, other t, fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 ond	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debtor	motorcycle accessor property? Check hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 ond	motorcycle accessor property? Check hly s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule ims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propertion Value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor instructions) Who has an interest in the one.	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classian Current value of the entire property? Do not deduct secured the amount of any secured.	claims on Schedule ims Secured by Property of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions)	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propen Current value of the portion you own? claims or exemptions. I ured claims on Schedule ims Secured by Propen
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	claims or schedule portion you own? claims or exemptions. I lired claims on Schedule aims Secured by Propertion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 and Debtor 2 or At least one of the debtor instructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	property? Check hly s and another hity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedule ims Secured by Propent Current value of the portion you own? claims or exemptions. If the claims on Schedule ims Secured by Propentities.
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check The control of the	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert Current value of the portion you own? claims or exemptions. For the portion of

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 1 Laptop, 1 Cell Phones \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1300.00 for Part 3. Write that number here

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Harris BMO \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Michael First Name	Middle Name	Moncrief Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	orate bonds and other negotiat include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiab checks, promissory n	otes, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:	to someone by signif	g of donoring them.	
21.	Retirement or pension Examples: Interests in IF		, thrift savings accoun	ts, or other pension or profit-sharing plans	-
	✓ Yes. List each account separately.	Type of account: 401(k) or similar plan:	Institution name:		
	Sopuratory.	Pension plan:	w/ Municipal Employ	rees Annuity & Benefit Fund of Chicago	\$0.00
		Retirement account:			
		Keogh: Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			_
		Security deposit on rental unit:			_
		Prepaid rent:			_
		Telephone:			_
		Water:			
		Rented furniture:			
		Other:			
23.	_	or a periodic payment of money to	you, either for life or for	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Michael	NAS-J-JI - NI-	Moncrief	Case number (if known)	
24.	First Name	Middle Na	me Last Name unt in a qualified ABLE program, or un	der a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1),			and a quantities of the programm	
	✓ No Institutio	on name and descripti	ion. Soparatoly file the records of any inter	roete 11 II S.C. & 521(a):	
	Yes	in name and description	ion. Separately file the records of any inter	esis.11 0.3.0. § 321(c).	
25.	Trusts, equitable or fu exercisable for your be	•	operty (other than anything listed in lir	ne 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.			ecrets, and other intellectual property		
	Examples: Internet dom	iain names, websites,	, proceeds from royalties and licensing ag	reements	
	Yes. Describe				
	Tes. Describe				
0.7	Lianna formabian		ua a u ciblo c		
27.	Licenses, franchises, a Examples: Building perr	_	ntangibles es, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mor	ney or property owed	d to you?			Current value of the
Mor	ney or property owed	d to you?			portion you own?
Mor	ney or property owed	d to you?			
	ney or property owed Tax refunds owed to yo				portion you own? Do not deduct secured
	Tax refunds owed to yo ✓ No	ou			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to your No	ou Iformation		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific in about them, in you already file	ou oformation ocluding whether ed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to your No Yes. Give specific introduction about them, in	ou oformation ocluding whether ed the returns			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to you No Yes. Give specific into about them, in you already file and the tax yes. Family support	ou Iformation Including whether If the returns If	ousal support, child support, maintenand	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific into about them, in you already file and the tax year Family support Examples: Past due or luce.	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue No	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific into about them, in you already file and the tax year Family support Examples: Past due or luce.	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue No	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue No	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue No	ou Iformation Including whether If the returns If	ousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific into about them, in you already file and the tax yes Family support Examples: Past due or lue ✓ No Yes. Give specific into	ou Iformation Including whether If the returns If the returns If the returns alimony, spirit	ousal support, child support, maintenanc	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue Yes. Give specific into Other amounts someon Examples: Unpaid wages	ou Iformation Including whether If the returns If	payments, disability benefits, sick pay, va	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to your No Yes. Give specific intrabout them, in you already file and the tax year Family support Examples: Past due or lue No Yes. Give specific intrabout the samples: Other amounts someone Examples: Unpaid wages Social Security	ou Iformation Including whether If the returns If		State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to your No Yes. Give specific in about them, in you already file and the tax year Family support Examples: Past due or lue No Yes. Give specific into Other amounts someone Examples: Unpaid wages Social Security	ou Iformation Including whether If the returns If	payments, disability benefits, sick pay, va	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to your No Yes. Give specific intrabout them, in you already file and the tax year Family support Examples: Past due or lue No Yes. Give specific intrabout the samples: Other amounts someone Examples: Unpaid wages Social Security	ou Iformation Including whether If the returns If	payments, disability benefits, sick pay, va	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Michael	Moncrief	Case number (if known)	
	First Name Middle Nar	ne Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; h	nealth savings account (HSA); credit, ho	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	Term Life - through MEAB		\$0.00
		-		
		-		
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expert property because someone has died.		, or are currently entitled to receive	
	✓ No			
	Yes. Describe			
33.	Claims against third parties, whether or no Examples: Accidents, employment disputes, in		demand for payment	
	✓ No			
	Yes. Describe			
34.	Other contingent and unliquidated claims to set off claims	of every nature, including counterc	aims of the debtor and rights	
	No No			
	Yes. Describe			
35.	Any financial assets you did not already lis	t		
	✓ No			_
	Yes. Describe			
36.	Add the dollar value of all of your entries fr			
	for Part 4. Write that number here		······································	
Part	5: Describe Any Business-Related P	roperty You Own or Have an In	terest In. List any real estate in P	art 1.
37.	Do you own or have any legal or equitable	interest in any business-related pro	perty?	
	No. Go to Part 6.			Current value of the portion you own?
	Yes. Go to line 38.			Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you a	Iready earned		
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software		chines, rugs, telephones, desks, chairs, e	lectronic devices
	✓ No			
	Yes. Describe			

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Deb	tor 1 Michael	Moncrief	Case number (if known)	
40		Middle Name Last Name	***ada	
40.		oplies you use in business, and tools of your	trade	
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ve	entures		
	V No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
			<u> </u>	
		<u> </u>		
43. 0	Customer lists, mailing lists, or othe	r compilations		
	✓ No			
	Yes. Do your lists include persona	ally identifiable information (as defined in 11 U.S.	.C. § 101(41A))?	
	☐ No			
	Yes. Describe			
	<u> </u>			
44.	Any business-related property you	did not already list		
	✓ No			
	Yes. Give specific information			
	imormation			
				_
				-
				-
45. A	dd the dollar value of all of your ent	ries from Part 5, including any entries for pa	ges you have attached	
	art 5. Write that number here			
Dow	Describe Any Farm- and Co	ommercial Fishing-Related Property Y	ou Own or Have an Interest In.	
Part	If you own or have an interest in farm			
46.	Do you own or have any legal or ed	uitable interest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.			current value of the
	Yes. Go to line 47.			ortion you own? To not deduct secured claims
				r exemptions
47.	Farm animals	and find		
	Examples: Livestock, poultry, farm-rai	sea risn		
	✓ No			
	Yes. Describe			

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Debt	or 1 Michael First Name		oncrief ast Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	L				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
		<u> </u>			
		I of your entries from Part 6, including		ou have attached	
•	irt o. wiite that humber	11616			
Part 1	Z. Describe All Pro	perty You Own or Have an Interes	st in That You Did No	t List Λhove	
		perty of any kind you did not already lis		t List Above	
		s, country club membership			
	✓ No				
	Yes. Give specific information				
					ı <u></u>
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		>
Part	E: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$18325.00		
57. P	art 3: Total personal ar	d household items, line 15	\$1300.00		
58. P	art 4: Total financial as	sets, line 36	<u> </u>		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62.1	Total personal property.	Add lines 56 through 61.	\$10625.00		, \$10625.00
	· · ·		\$19625.00	Copy personal property total	+ \$19625.00
					\$19625.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Michael		Moncrief	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	-
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	-

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	•		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	N/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: BMW X3 AWD I4, 2014, 2014 BMW X3 AWD I4 Line from Schedule A/B: 03	\$18,325.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief			735 ILCS 5/12-1001(b)
	description:	\$600.00	\$600.00	
	Used Furniture Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$400.00 description: **✓** \$400.00 **Used Electronics - 1** Laptop, 1 Cell Phones 100% of fair market value, up to any applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$300.00 description: **✓** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$0.00 description: \$0 Checking account, 100% of fair market value, up to any Harris BMO applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1006 \$0.00 description: \$0 Pension plan, w/ 100% of fair market value, up to any **Municipal Employees** applicable statutory limit **Annuity & Benefit Fund** of Chicago Line from Schedule A/B: 21 Brief 735 ILCS 5/12-1001(f) \$0.00 description: **✓** \$0 Term Life - through 100% of fair market value, up to any

applicable statutory limit

MEAB

31

Line from Schedule A/B: Case 17-07352 Doc 1 Filed 03/09/17 Entered 03/09/17 15:37:07 Desc Main Document Page 22 of 65

		DC	cument Page 22 or	05		
Fill in this infor	mation to identify your ca	ise:				
Debtor 1	Michael		Moncrief			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
, ,	Form 106D			J		Check if this is an amended filing
Schedu	ale D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
1. Do any on No. of Yes.	e number (if known). creditors have claims se	ecured by your proper	nber the entries, and attach it to to the start of the st	·	, , ,	es, write your
2. List all separate	secured claims. If a creditely for each claim. If more the	nan one creditor has a par	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Creditor's 5515 P Numb DUBLIN City Who ov Det Det At I and	ARKCENTER CIR Der Street I OH 43017 State ZIP Code Wes the debt? Check one. Dotor 1 only Dotor 2 only Dotor 1 and Debtor 2 only Detection of the debtors I another Deck if this claim relates Community debt	BMW X3 AWD I4 Value As of the date you file Contingent Unliquidated Disputed Nature of lien. Check	all that apply. made (such as mortgage or secured as tax lien, mechanic's lien) n a lawsuit	\$26,235.00	\$18,325.00	<u>\$7,910.00</u>
Date de incurre	ebt was <u>3/1/2016</u> d	Last 4 digits of accou	nt number 6725			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$26,235.00

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Fill in t	this infor	mation to identify your c	ase:					
Debto	r 1	Michael		Moncrief				
Debtoi	r 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(Otato)				
Offic	cial F	orm 106E/F			•	Chec	ck if this is an	amended filin
Sch	nedu	ule E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other p Form 1 claims the ent known)	oarty to a 06A/B) a that are tries in to. List	any executory contracts and on Schedule G: Exe e listed in Schedule D: C the boxes on the left. At All of Your PRIORIT reditors have priority ur	s or unexpired leases the cutory Contracts and Coreditors Who Hold Claitach the Continuation Y Unsecured Claims		executory contract 3). Do not include a ce is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> es with partial u need, fill it	erty (Official lly secured out, number
2. L	Yes. ist all of sted, idea is much continuate	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured clair ority and nonpriority amounts, list that of ording to the creditor's name. If you hat a particular claim, list the other creditor is for this form in the instruction bookle	claim here and show ave more than two p s in Part 3.	both priority	and nonprior	ity amounts.
,					,	Total claim	Priority amount	Nonpriority amount
2.1	Internal	Revenue Service		Last 4 digits of account number		\$3,982.00	\$3,982.00	\$0.00
	Priority (P.O. Bo Number	Creditor's Name x 7346		When was the debt incurred? As of the date you file, the claim is apply.	n/a			
	Philadelp	ohia Pennsylva	nia 19101	Contingent				
		State curred the debt? Check of tor 1 only	Zip Code one.	Unliquidated Disputed				
	Deb	otor 2 only		Type of PRIORITY unsecured clain	1:			
	Deb	otor 1 and Debtor 2 only		Domestic support obligations				
	At le	east one of the debtors ar	nd another	Taxes and certain other debts yo government	u owe the			
	Che	eck if this claim relates	to a community debt	Claims for death or personal injurintoxicated	y while you were			
	✓ No	laim subject to offset?		Other. Specify 2016 T	axes			
2.2	Yes	IL Dept. of Rev.				\$650.00	\$650.00	\$0.00
	Priority C	Creditor's Name		Last 4 digits of account number When was the debt incurred?	 n/a	Ψ000.00	Ψ000.00	Ψ0.00
	Number	x 64338 Street						
	Deb Deb At le	State curred the debt? Check otor 1 only otor 2 only otor 1 and Debtor 2 only east one of the debtors ar eck if this claim relates laim subject to offset?	nd another	As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts yo government Claims for death or personal injurintoxicated Other. Specify 2016 T.	n: u owe the ry while you were			

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Debte	or 1	Michael First Name Middle Name	Moncrief Last Name	Case number (if known)	
Part :	2.	List All of Your NONPRIORITY Unsecur			
3. [[4. L	Do a	nny creditors have nonpriority unsecured clair No. You have nothing to report in this part. Su Yes. all of your nonpriority unsecured claims in the	ns against you? bmit this form to the	er of the creditor who holds each claim. If a creditor has more	
- 1	f mo	• •		listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	
					Total claim
4.1	_	RCLYSBANKDE onpriority Creditor's Name		Last 4 digits of account number 9024	\$1,652.00
	PC	D BOX 26182		When was the debt incurred? $10/1/2015$	
	NU	umber Street		As of the date you file, the claim is: Check all that apply.	
	١٨/	II MINICTON Delouvere 16	1900	Contingent	
	Ci		0899 o Code	Unliquidated	
	W	ho incurred the debt? Check one.		Disputed	
	⊻	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	L	Debtor 2 only		Student loans	
	F	Debtor 1 and Debtor 2 only At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	Check if this claim relates to a community	debt	Debts to pension or profit-sharing plans, and other similar debts	
	L Is	the claim subject to offset?		Other. Specify CreditCard	
	V	No			
	F	Yes			
4.2		APITAL ONE		Last 4 digits of account number 2998	\$896.00
		onpriority Creditor's Name O Box 30253		When was the debt incurred? 12/1/2007	
		umber Street			
	_			As of the date you file, the claim is: Check all that apply. Contingent	
	Sa	alt Lake City Utah 84	130	Unliquidated	
	Cit	ty State Zi ho incurred the debt? Check one.	o Code	Disputed	
		Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	F	Debtor 2 only		Student loans	
	F	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	F	At least one of the debtors and another		divorce that you did not report as priority claims	
	F	Check if this claim relates to a community	debt	Debts to pension or profit-sharing plans, and other similar debts	
	L Is	the claim subject to offset?		Other. Specify CreditCard	
	~	No			
	Ē	Yes			
4.3	DI	SCOVER FIN SVCS LLC		Last 4 digits of account number	\$14,533.00
		onpriority Creditor's Name D BOX 15316		When was the debt incurred? 3/1/2004	
	-	umber Street			
				As of the date you file, the claim is: Check all that apply. Contingent	
			850	Unliquidated	
	Ci	ty State Zi ho incurred the debt? Check one.	o Code	Disputed	
	<u> </u>	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	F	Debtor 2 only		Student loans	
	F	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	F	At least one of the debtors and another		divorce that you did not report as priority claims	
	F	□ □ Check if this claim relates to a community	debt	Debts to pension or profit-sharing plans, and other similar debts	
	∟ Is	the claim subject to offset?		Other. Specify CreditCard	
	~	No			
	F	Yes			

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Debtor 1 Michael Moncrief Case number (if known) Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	HINSDALE BANK & TRUST Nonpriority Creditor's Name 25 E FIRST ST Number Street HINSDALE Illinois 60521 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	th 4.5, followed by 4.6, and so forth. Last 4 digits of account number	\$9,518.33
	At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	 Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.5	IDES-Benefit Payment Control Division Nonpriority Creditor's Name PO Box 4385 Number Street Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$950.00
4.6	JRSI INC Nonpriority Creditor's Name 25 E Washington St Ste 1233 Number Street FINK STEVEN J Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$36,691.64

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Debtor 1 Michael Moncrief __ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 NORDSTM/TD \$432.00 Last 4 digits of account number ___ 4167 Nonpriority Creditor's Name <u>7/</u>1/2015 PO Box 6565 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Englewood 80155 Colorado Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor	Michael First Name		Middle Name	Moncrief Last Name	Case nu	umber (if known)
Part 3:	List Othe	rs to Be Notified A	bout a Debt That	You Already Liste	ed	
co co	ollection age	ncy is trying to colle ncy here. Similarly, i	ct from you for a de f you have more tha	bt you owe to some on one creditor for an	one else, list the or ny of the debts that	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the tyou listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
	ame			On which entr	y in Part 1 or Part	2 did you list the original creditor?
_		on St Ste 1233		Line 4.6	of (Check	Part 1: Creditors with Priority Unsecured Claims
N:	umber Stre	eet			one):	Part 2: Creditors with Nonpriority Unsecured Claims
C	hicago	Illinois	60602	Last 4 digits o	f account number	
C	ity	State	Zip Code			

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THISTING	ne made vane Last vane				
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim				
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 Add the amounts for each type of unsecured claim.					
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$4,632.00		
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$4,632.00		
	oe. Total. Add lines oa tillough od.	oe.			
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$0.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$64,672.97		
	that amount here.	UI.			
	6j. Total. Add lines 6f through 6i.	6i.	\$64,672.97		

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Michael		Moncrief	
	First Name	Middle Name	Last Name	,
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	,
Case number (If known)	-			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			D0	cument rage	, 30 01 03	
Fill	in this infor	mation to identify your o	case:			
Deb	otor 1	Michael	MC dalla Na	Moncrief		
	otor 2	First Name	Middle Name	Last Name		
(Spc	use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States B	Bankruptcy Court for the:	Northern	District of Illinois		
	se number			(State)		
		Form 106H				Check if this is an amended filing
Sc	hedul	e H: Your Co	debtors			12/15
1.		er every question.	ou are filing a joint case, do	not list either spouse as a	a codebtor.)	
2.	Idaho, Lou No. 0	uisiana, Nevada, New Me Go to line 3.	lived in a community pro xico, Puerto Rico, Texas, W er spouse, or legal equiva	ashington, and Wisconsir		<i>rritories</i> include Arizona, California,
		Yes. In which communi	ty state or territory did you	ı live?	Fill in the name and current add	ress of that person.
		Name of your spouse,	former spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Co	de	
3.		•	•	•	f your spouse is filing with you. Li	•

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20	041110111	· ag	01 01 00		
Fill in th	is information to identify	your case:					
Debtor 1	Michael		Monci	rief			
	First Name	Middle Name	Last N	lame		Check if this is:	
Debtor 2	f filing) First Name	Middle Noves	Loot N	lama		An amended filing	
(Spouse, II	First Name	Middle Name	Last N			A supplement showing	nost-potition chapter 1
United States the: Case nur	tates Bankruptcy Court for	Northern	District of III	linois State)	'	expenses as of the follo	
(If known)						MM / DD / YYYY	
Offici	al Form 106I						
Sche	dule I: Your In	come					12/1
informat spouse. number	ble for supplying correction about your spouse. If more space is needed (if known). Answer ever	f you are separated an , attach a separate she y question.	d your spou	se is not	filing with you, o	do not include informat	ion about your
	n your employment		Debtor 1	ı		Debtor 2	
infor	mation.	Employment status	Emplo	oved		Employed	
	u have more than one job, h a separate page with			mployed		Not Employed	
	mation about additional loyers.	Occupation					
Inclu	de part time, seasonal, or	Employer's name					
self-e	employed work.	Employer's address					
	upation may include student omemaker, if it applies.	Limployer 3 address	Number St	reet		Number Street	
			City		State Zip Code	City	State Zip Code
		How long employed there?					
Part 2:	Give Details About N	Nonthly Income					
	te monthly income as of tunless you are separated.	the date you file this form	n. If you have	nothing to	o report for any line	e, write \$0 in the space. In	clude your non-filing
If you o	r your non-filing spouse have bace, attach a separate she		, combine the	information	on for all employers	s for that person on the line	es below. If you need
5.0 0	, attas a ooparato ono				For Debtor 1	For Debtor 2 or non-filing spouse	
	st monthly gross wages, sala ductions.) If not paid monthly			2.	\$0.00		-
3. Es t	timate and list monthly over	rtime pay.		3	+ \$0.00	<u> </u>	<u> </u>
4. Ca	Iculate gross income. Add li	ne 2 + line 3.		4.	\$0.0	0	

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Debtor 1 Michael	Moncrief	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5c		\$0.00		
+5h.	e +31 + 3g 0.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from	n line 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses,	and	\$0.00		
the total monthly net income.	8a.			
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse dependent regularly receive				
Include alimony, spousal support, child support, maintena divorce settlement, and property settlement.	nce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any not cash assistance that you receive, such as food stamps (ber under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	n-	\$0.00		
8g. Pension or retirement income	8g.	\$1,600.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +	-8g + 8h. 9.	\$1,600.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filir	10.	\$1,600.00 +	=	\$1,600.00
 State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of friends or relatives. Do not include any amounts already included in lines 2-10 or a 	t you list in Schedule your household, your d	dependents, your roomm		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amou	int in line 11. The resi	ult is the combined mon	thly income. 12.	
Write that amount on the Summary of Schedules and Statistica				\$1,600.00
				Combined monthly income
13. Do you expect an increase or decrease within the year at	fter you file this form	?		
✓ No.				
Yes. Explain:				

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		D0	cument Page 33 o	1 65		
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Michael		Moncrief			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing	j	
United States E	Sankruptcy Court for	the: Northern	District of Illinois(State)	A supplement sho expenses as of the		
Case number (If known)				MM / DD / YYYY		
Official	Form 106	 J				
	e J: Your E	_				12/15
information. If (if known). Ans	•	ed, attach another sheet to t	e are filing together, both are e his form. On the top of any addi			number
1. Is this a joi						
✓ No. Go	to line 2					
Yes. D	oes Debtor 2 live in	a separate household?				
	¬ No	•				
	Yes. Debtor 2 mu	st file Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of	Debtor 2.		
2. Do you hav	┛ e dependents?	No				
Do not list D Debtor 2.	_	Yes. Fill out this information for each dependent	Dependent's relationship t Debtor 1 or Debtor 2	Dependent's age	Does deper with you?	ndent live
	enses include f people other	7 No				
than		Yes				
yourself and dependents		.				
Part 2: Estin	mate Your Ongoi	ng Monthly Expenses				
_	of a date after the b		ss you are using this form as a s supplemental Schedule J, chec		•	
		on-cash government assistanded it on Schedule I: Your Inco			Y	our expenses
	or home ownership or the ground or lot.		. Include first mortgage payments	and	4.	\$400.00
	uded in line 4:					
4a. Real e	state taxes				4a	\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

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 Debtor 1 First Name
 Michael Middle Name
 Moncrief
 Case number (if known)

 Last Name
 Last Name

First Name	Middle Name Last Name			
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home equity loans		5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural ga	as		6a.	\$120.00
6b. Water, sewer, garbage co	llection		6b.	\$0.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services		6c.	\$100.00
6d. Other. Specify:		-	6d	\$0.00
7. Food and housekeeping sup	pplies		7.	\$150.00
8. Childcare and children's ed	ucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	leaning		9.	\$10.00
10. Personal care products ar	d services		10.	\$10.00
11. Medical and dental expen	ses		11.	\$10.00
12. Transportation. Include gas Do not include car payment			12.	<u>\$120.00</u>
13. Entertainment, clubs, reci	eation, newspapers, magazines, and books		13.	\$0.00
14. Charitable contributions a	nd religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	lucted from your pay or included in lines 4 or 20.			
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$127.00
15d. Other insurance. Specify	/ <u>:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.			
Specify:			16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehicl			17a	\$550.00
17b. Car payments for Vehic	e 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	maintenance, and support that you did not repor	as deducted from		\$0.00
	ile I, Your Income (Official Form 106I).		18.	
	to support others who do not live with you.			
Specify:	es not included in lines 4 or 5 of this form or on So	shadula li Vaur Incomo	19.	\$0.00
20a. Mortgages on other pro		medule I. Toul medille.	20a	\$0.00
20b. Real estate taxes.			20a 20b	\$0.00
20c. Property, homeowner's	or renter's insurance		20b	\$0.00
20d. Maintenance, repair, and			20d	\$0.00
20e. Homeowner's association				
200. Homoownor 3 accordance	5. 5545111114111 4466		20e	\$0.00

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Debtor 1 Mich			Moncrief	Case number (if known)				
First	Name	Middle Name	Last Name					
21.Other. Sp	ecify:				21	\$0.00		
	22. Calculate your monthly expenses.							
	ines 4 through 21.					\$0.00		
	` , , ,	,, ,,	from Official Form 106J-2			\$1,597.00		
22c. Add I	ine 22a and 22b. The re	esult is your monthly exp	enses.		22.			
23. Calculate	your monthly net inc	ome.						
23a. Copy	line 12 (your combined	d monthly income) from	Schedule I.		23a	\$1,600.00		
23b. Copy	your monthly expense	s from line 22 above.			23b	\$1,597.00		
23c. Subti	act your monthly expen	nses from your monthly in	ncome.			\$3.00		
The	result is your monthly n	et income.			23c	<u> </u>		
			oan within the year or do yo					

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Fill in this information to identify your case:						
Debtor 1	Michael		Moncrief			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Otato)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and					
	that they are true and correct.						
X	/s/ Michael Moncrief	x					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 3/9/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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riii ii i u	nis infori	mation to identify your c	ase:					
Debtor	1	Michael		Moncrief				
Debtor	2	First Name	Middle Nam	e Last Nam	е			
(Spouse,		First Name	Middle Nam	e Last Nam	е	-		
United	States B	ankruptcy Court for the:	Northern	District of Illino				
Case nu				(Stat	e)			
(If known))							Check if this is a
Offic	cial	Form 107						amended filing
State	eme	nt of Financia	l Affairs for	Individuals	Filina fo	r Bankru	intev	12/1:
Be as c	comple	te and accurate as po	ssible. If two marrie	ed people are filing	together, bot	h are equally	responsible for	
		f more space is neede own). Answer every q		e sheet to this form	. On the top	of any additio	nal pages, write	your name and case
Port 1	Give	Details About Your	Marital Status and	d Where You Lived	Refore			
Part 1:	Give	Details About Tour	iviaritai Status arit	J Wilere Tou Liveu	Deloie			
1. V	What is:	your current marital sta	ntus?					
	Mar	ried						
	✓ Not	married						
2. 🛭	Ouring t	he last 3 years, have yo	u lived anywhere oth	ner than where you li	ve now?			
[·	√ No							
Ī	Yes	. List all of the places yo	ou lived in the last 3 years	ears. Do not include v	where you live	now.		
	Deb	tor 1:		ates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived there
					Same a	s Debtor 1		Same as Debtor 1
	Nun	nber Street	Fi	rom	Number Str	eet		From
			To	0				To
	City	State	Zip Code		City	State	Zip Code	
					Same a	s Debtor 1		Same as Debtor 1
	Nun	nber Street	Fr	rom	Number Str	eet		From
			Те	0				То
	City	State	Zip Code		City	State	Zip Code	
								Community property states
		<i>ries</i> include Arizona, Califo	nina, iuano, Louisiana	i, ivevaua, ivew iviexico	, Fuerto Mico, I	enas, vvasiiiigto	ni, and wisconsin	•)
▽	No							

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Moncrief

Debtor 1 Michael Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2800.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$20080.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Pension \$3,200.00 From January 1 of current year until the date you filed for bankruptcy: Pension \$21,978.00 For last calendar year: (January 1 to December 31, 2016 \$21,978.00 Pension For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Michael Moncrief __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Michael			Mo	oncrief	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi com age	ders include your porations of whic	relatives; and the relatives; ar	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	Stata	Zip Codo				
	City	State	Zip Code				
	No	_	aranteed or cosigne at benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name				·		
	Number Street						
	Number Street City	State	Zip Code				
-		State	Zip Code		·		
_	City	State	Zip Code				
-	City Insider's Name	State	Zip Code				

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Contract Circuit Court of Cook County, Illinois Pending Hinsdale Bank Trust v Michael Court Name Moncrief On appeal 5600 Old Orchard Road **NumberStreet** Concluded Case number Illinois 60077 Skokie 10 M1 110781 City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Tax Levy - Offset Wages \$700 3/6/2016 State of IL Dept. of Rev. Creditor's Name Explain what happened P.O. Box 64338 Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60664 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debto	r 1 Michael	Moncrief	Case number (if known)	
	First Name Middle Name	Last Name		
	Within 90 days before you filed for bankruptcy, d accounts or refuse to make a payment because		bank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.			
	_	Describe the action the	ne creditor took Date action was taken	Amount
	Creditor's Name	_		
	Number Street	_		
		Last 4 digits of account	number: XXXX-	
12 V	City State Zip Code Within 1 year before you filed for bankruptcy, wa	s any of your property in the	nossession of an assignee for the benefit	of creditors a court-
	appointed receiver, a custodian, or another offic		possession of an assignee for the benefit (n orealtors, a court
[: [✓ No Yes			
Part 5	List Certain Gifts and Contributions			
	Within 2 years before you filed for bankruptcy, o	lid you give any gifts with a	total value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	_		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		-
	Number Street	_		
	City State Zip Code Person's relationship to you	_		

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Debt		Michael		Moncrief	Case number (if known)	
		First Name	Middle Name	Last Name			
11	\A/:+	hin 2 years before you filed fo	or bonkruntov, did vo	u givo ony gifto or contril	hutiana with a tatal value o	f mara than \$600	to ony obority?
14.	WIL	nin 2 years before you lifed it	or bankruptcy, did yo	u give any gitts or contri	outions with a total value of	more than \$600	to any charity?
	✓	No					
		Yes. Fill in the details for each	ch gift or contribution.				
		Gifts or contributions to cha	arities	Describe what you con	tributed	Date you	Value
		that total more than \$600		-		contributed	
		Charity's Name	-				
		Number Street					
		City State	Zip Code				
		1110 1111					
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for nbling?	r bankruptcy or since	you filed for bankruptcy	, did you lose anything beca	use of theft, fire,	other disaster, or
	yan	ibiliig:					
	✓	No					
		Yes. Fill in the details.					
		Describe the property you lo	ost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims	s on line 33 of Schedule		
				A/B: Property.			
		1					
Part	7	List Certain Payments or	Transiers				
	Incl	No No Fill in the details	petition preparers, or cr	edit counseling agencies fo	or services required in your ba	nkruptcy.	
	lacksquare	Yes. Fill in the details.					
				Description and value of	f any property	Date payment	Amount of
				transferred		or transfer was made	payment
		Command Law Firm		Allana da Fara 1000 00		3/9/2017	¢1000 00
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 1000.00		3/9/2017	\$1000.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
			2222				
		Chicago Illinois City State	60603 Zip Code				
		City State	Zip Code				
		Email or website address					
		None					
		Person Who Made the Paymer	nt, if Not You				
		Person Who Was Paid	_				
		- 					
		Number Street					
		City State	Zip Code				
		Email or website address	<u>.</u>				
		Email or website address	_				

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Debt		Michael		Moncrief	Case number (if known)		
	Ī	First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed you deal with your credit not include any payment or t	tors or to make paym		our behalf pay or transfer	any property to anyo	ne who promised to
	✓	No Yes. Fill in the details.					
	ш			Decement on and value of	and an analysis	Doto Am	
				Description and value of a transferred	iny property	Date An payment or transfer was made	nount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	ordinary course of your builde both outright transfers a transfers that you have alreated. No Yes. Fill in the details.	and transfers made as s	ecurity (such as the granting of	a security interest or mortga	ge on your property). D	o not include gifts
				Description and value of a property transferred		ceived or debts paid	Date transfer was made
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
		Person Who Received Tran	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code u				
19.	bene	nin 10 years before you file eficiary? se are often called asset-pro		l you transfer any property to	a self-settled trust or sim	ilar device of which y	ou are a
		No	,				
		Yes. Fill in the details.					
	_			Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

Case 17-07352 Doc 1 Filed 03/09/17 Entered 03/09/17 15:37:07 Desc Main Document Page 46 of 65 Debtor 1 Michael Moncrief Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

25. Have you notified any governmental unit of any release of hazardous material?

<u> </u>
<u> </u>

Yes. Fill in the details.

			Governme	ental unit		Environmental law, if you know it	Date of notice
Name of sit	е		Governme	ntal unit			
Number Str	eet		NumberSt	reet			
			City	State	Zip Code		
City	State	Zip Code					

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Debt		Michael	Medalla Nama	Moncrief	Case number	(if known)	
		First Name	Middle Name	Last Name			
26.	_		in any judicial or adminis	strative proceeding under	any environmental law? I	nclude settlements and orde	rs.
		No Yes. Fill in the det	ails.				
				Court or agency	Nature	of the case	Status of the case
		Case title		Court Name			Pending
		Case number		NumberStreet			On appeal
		_		City State	Zip Code		Concluded
Part	11:	Give Details Ab	out Your Business or 0	Connections to Any Bus	siness		
27.	Witl	hin 4 years before	you filed for bankruptcy, c	did you own a business or l	nave any of the following	connections to any business	?
			• •	trade, profession, or other (LLC) or limited liability pa	•	part-time	
		A partner in a		(LLO) of inflited liability par	Tuloromp (LLI)		
			ector, or managing execu	·			
	_	_		r equity securities of a corp	ocration		
			bove applies. Go to Part 1 at apply above and fill in th	12. ne details below for each b	usiness.		
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accounta	int or bookkeeper	Dates business existed	
		City	State Zip Code			From To	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street				Dates business existed	
		City	State Zip Code	Name of accounta	int or bookkeeper	From To	
		•	,			10	
				Describe the natu	re of the business	Employer Identification no include Social Security no	
		Business Name				EIN:	
		Number Street		Name of accounta	int or bookkeeper	Dates business existed	
		City	State Zip Code			From To	

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Deb	tor 1	Michael			Moncrief	Case number (if known)
		First Name		Middle Name	Last Name	
28.		nin 2 years before ditors, or other pa No Yes. Fill in the del	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	_				Date issued	
		Name			MM/DD/YYYY	
		-			<u>-</u>	
		Number Street				
		City	State	Zin Codo	-	
		City	State	Zip Code		
Part	12:	Sign Below				
t	true a	and correct. I undo kruptcy case can	erstand that result in fine	making a false stat s up to \$250,000, (tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/\$/	Michael Monoure of Debtor			Signature of Debtor 2
		Sigilati	ule of Debtor			Date
		Date	3/9/2017			Date
	Did ve	ou attach addition	nal names to '	our Statement of	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
			iai pages to	our otatement or	manoiai Anano ioi marvio	add I milg for Editinaptoy (Omolai I om 107).
L	✓ N	lo				
	☐ Y	es				
ı	Did yo	ou pay or agree to	pay someon	e who is not an att	orney to help you fill out b	ankruptcy forms?
ı	.Z N	lo				
i	_	es. Name of persor	n			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:						
Debtor 1	Michael		Moncrief			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: BMW FINANCIAL SERVICES Description of property securing debt: BMW X3 AWD I4 Value: \$18,325.00	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. ✓ Yes.
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.
Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

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Debtor	Michael		Moncrief	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Per	rsonal Property Lease	s		
informa		estate leases. Unexpired l	leases are leases that a	e still in effect; the lease pe	ses (Official Form 106G), fill in the riod has not yet ended. You may
De	scribe your unexpired persor	nal property leases		Will t	he lease be assumed?
Les	ssor's name:			二 .	lo 'es
	scription of leased operty:				
Les	ssor's name:			<u> </u>	lo 'es
	scription of leased operty:				
Les	ssor's name:			느	lo 'es
	scription of leased operty:				
Les	ssor's name:			<u> </u>	lo 'es
	scription of leased operty:				
Les	ssor's name:			별.	lo 'es
	scription of leased operty:				
Les	ssor's name:			<u> </u>	lo 'es
	scription of leased operty:				
Les	ssor's name:				lo 'es
	scription of leased operty:				
Part 3:	Sign Below				
Und			ny intention about any p	operty of my estate that sec	cures a debt and any personal
4.0			4.4		
_	/s/ Michael Moncrief		X Signal	sture of Dobtov C	
S	Signature of Debtor 1		Signa	ature of Debtor 2	
С	Date 3/9/2017		Date		
	MM/DD/YYYY			MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Michael Moncrief		Cas	se No.	
_	Debtor			·	(If known)
			Cha	apter	Chapter 7
	DISCLOSURE OF CO	OMPENSA'	TION OF ATTOR	RNEY FO	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. compensation paid to me within one yea rendered or to be rendered on behalf of t	r before the filing o	of the petition in bankruptcy	, or agreed to	be paid to me, for services
	For legal services, I have agreed to accep	t			\$1,500.00
	Prior to the filing of this statement I have	received			\$1,000.00
	Balance Due				\$500.00
2.	The source of the compensation paid to	me was:			
	✓ Debtor	Other (sp	pecify)		
3.	The source of the compensation paid to	me is:			
	✓ Debtor	Other (sp	pecify)		
4.	I have not agreed to share the above members and associates of my law f	-disclosed comper irm.	nsation with any other perso	on unless they	/ are
	I have agreed to share the above-dismembers or associates of my law fire the people sharing in the compensations.	n. A copy of the ag			
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial bankruptcy;				
	b. Preparation and filing of any peti-	tion, schedules, sta	atements of affairs and plan	which may be	e required;
	c. Representation of the debtor at the	ne meeting of cred	itors and confirmation heari	ng, and any a	djourned hearings thereof;
6.	By agreement with the debtor(s), the abo	ve-disclosed fee d	oes not include the followin	g services:	
		CER	TIFICATION		
	certify that the foregoing is a complete st tor(s) in this bankruptcy proceedings.	atement of any agr	reement or arrangement for	payment to m	e for representation of the
	3/9/2017		/s/ Elizabeth	Placek	
	Date		Signature of A	ttorney	
			Semrad Law	Firm	
			Name of law	/ firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Moncrief, Michael	가, Michael Case No		
Debtor(s)	0000 110.		
	Chapter.	Chapter7	
VERIFICATIO	N OF CREDITOR MA	TRIX	
e above named Debtors hereby verify that th	e attached list of creditors is t	true and correct to the best of their	
3/9/2017	/s/ Moncrief, M Moncrief, Micha	ael	
	Debtor(s) VERIFICATION e above named Debtors hereby verify that the	Debtor(s) Chapter. VERIFICATION OF CREDITOR MA e above named Debtors hereby verify that the attached list of creditors is the standard of t	

BMW FINANCIAL SERVICES Po Box 3608 Dublin, OH, 43016

DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE, 19850

BRCLYSBANKDE PO BOX 26182 WILMINGTON, DE, 19899

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

NORDSTM/TD PO Box 6565 Englewood, CO, 80155

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

State of IL Dept. of Rev. P.O. Box 64338 Chicago, IL, 60664

IDES-Benefit Payment Control Division 28542 Network PI Chicago, IL, 60673

HINSDALE BANK & TRUST 25 E FIRST ST HINSDALE, IL, 60521

JRSI INC 25 E Washington St Ste 1233 FINK STEVEN J Chicago, IL, 60602

Fink, Steven J. 25 E Washington St Ste 1233 Chicago, IL, 60602

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC, to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I agree to pay The Semrad Law Firm, LLC \$1500.00 in attorney fees plus costs in the amount of \$335.00 to represent my interests in the preparation and filing of my Chapter 7 Petition and Schedules; preparation and attendance of the Section 341 Meeting of Creditors; review of any redemption agreements; review of any reaffirmation agreements; and case administration and monitoring. I further understand and agree that additional professional legal services will result in fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representing Client in Adversary Proceeding. \$300.00/hr.

Adding additional bills \$50.00

Motion to Reopen and Avoid Lien \$1000.00

Motion to Reopen \$350.00 + court costs

I understand that these fees must be paid before such work will be completed. I acknowledge and agree that as the above additional fees constitute post-petition services, they are not dischargeable in my Chapter 7 case.

I also understand that, unless otherwise agreed, my Chapter 7 bankruptcy case will not be filed until I pay the attorney fees in full. As The Semrad Law Firm, LLC will begin to work on my file immediately after entering into this contract; I understand that any and all funds paid are not refundable.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay the balance of any unpaid fees to The Semrad Law Firm, LLC. Any fees owing to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy may be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay unpaid fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw representation in the event that I do not sign a second retainer after filing my case promising to pay said fees or in the event that I do not pay said fees.

I understand that any funds that I am tendering to The Semrad Law Firm, LLC, as part of this advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm. I further understand that it is ordinarily my option to deposit funds with an attorney that shall remain my property as security for future services. However, The Semrad Law Firm, LLC, does not

represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. I further understand that the benefit that I am receiving under this fee arrangement is the commitment of The Semrad Law Firm, LLC, to perform any and all work reasonably necessary to file my case absent any extraordinary circumstances.

As The Semrad Law Firm, LLC, has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC. This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.*

I also understand that, if I am refiling a case with The Semrad Law Firm, LLC, and an audit of the previous case(s) indicate that remaining attorney fees are owed; any initial funds I pay to refile will first be applied to the balance owed on the previous case(s). If client breaches this agreement, client will be responsible for all costs associated with enforcing the terms of this contract including but not limited to court costs and attorney fees.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC, or an agent thereof.

Date: 3/9/2017

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*DISCLAIMER

The creditors listed in your bankruptcy petition will receive notice of your bankruptcy filing from the Clerk of the United States Bankruptcy Court. Please be advised that it will be several days before these creditors receive the notice. Therefore, if you are concerned about a particular creditor taking immediate action against you, contact this creditor directly and provide the creditor with a copy of your Notice of Bankruptcy Filing. This is especially important if you are at risk of having you vehicle repossessed, real estate foreclosed, or wages garnished.

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Debtor 1 Michael First Name		Moncrief	Case number @/	known)	
	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or	
8.Unemployment compensation	-		\$0.00	non-filing spous	e .
Do not enter the amount if you ounder the Social Security Act. Ins	contend that the amount restead, list it here:	ceived was a benefit		Name of the Control o	The state of the s
For you		\$8.00			
For your spouse		\$0.00			
Pension or retirement income benefit under the Social Security	Act.		\$1,600,00	***	
10.Income from all other source amount. Do not include any ben payments received as a victim of international or domestic terrorisr page and put the total below.	etits received under the So	cial Security Act or		00000 000 p.	
					
Total amounts from separate pag	jes, if any.		+\$0.00	+	
11. Calculate your total current	monthly income. Add line	s 2 through 10 for	00000	+	
each column. Then add the total for			\$3,618.48		\$3,618.48
			L	<u> </u>	
Paril 24 Determine Whether the	B4				Total current monthly income
 Calculate your current month! Copy your total current mon 	ly income for the year. For thiv income from line 11	blow these steps:	_		•
Multiply by 12 (the number			Cop	y line 11 here →	\$3,618.48
12b. The result is your annual inc		m			X 12
		••••		12	b. <u>\$43,421.76</u>
13 Calculate the median family in	come that applies to you	Follow these steps:			
Fill in the state in which you live.	e produce de la companya de la compa	Illinois			
Fill in the number of people in you	ır household.	Tourist the state of the state			
Fill in the median family income for household.				. 1	3. \$50,133.00
To find a list of applicable median instructions for this form. This list	income amounts, go onlir may also be available at th	e using the link specified e bankruptcy clerk's office	in the separate e.		<u> </u>
14. How do the lines compare?					
14a. Line 12b is less than or a Go to Part 3.		-			
14b. Line 12b is more than lir Go to Part 3 and fill out	ne 13. On the top of page Form 122A-2,	1, check box 2, The pres	umption of abuse is determ	ined by Form 122A-2.	And the second s
Pan 38 Sign Below				-	Vo an Addition
By signing here, I declare under p	penalty of penury that the in	oformation on this statem	ont and in an unit of		
m.J	1	on this statem	on and an any attachments	is true and correct.	
/s/ Michael Moncrief Signature of Debtor 1	Jew MIN L	×	gnature of Debtor 2		To be the second of the second
Date 3/9/2017	\cup				the date of
MM/DD/YYYY		Da	te 3/9/2017 MM/DD/YYYY		
If you checked line 14a, do NO	T fill out or file Form 122A	-2.	· · · · · · · · · · · · · · · · · · ·		
If you checked line 14b, fill out	Form 122A-2 and file it wi	th this form.		4	

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Moncrief, Michael		State of the State
	Debtor(s)	Case No	
		Chapter.	Chapter7
	VERIFICATION	OF CREDITOR MAT	RIX
Th knowledge		attached list of creditors is tr	
Date:	3/9/2017	/s/ Moncrief, Mic Moncrief, Michae Signature of Pob	hael Makel & May

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Debtor Michael		Monorief	Case number	r (if	
1 First Name	Middle Name	Last Name	known)		
Banda List Your Unexpired I	Personal Property Leas	es			
For any unexpired personal prop information below. Do not list re assume an unexpired personal p	erty lease that you listed in all estate leases. Unexpired roperty lease if the trustee	n Schedule G: Executo Deases are leases that does not assume it. 1	ry Contracts and Unexp t are still in effect; the 1 U.S.C. § 365(p)(2).	ired Leases (Official Form 106G) lease period has not yet ended.	, fill in the You may
Describe your unexpired per	sonal property leases	And the second of the second o	44,4	Will the lease be assumed?	:.
Lessor's name:	of the formula of the state of		,	Could No	
Description of leased property:	-			- Semanti	
Lessor's name:		in a service of the contract o		No FY Yes	
Description of leased property:				lionocali	
Lessor's name:			andratus a minus tempo tempo a atribata aparaga tempo tempo pera pagan angla angla angla apaganga gaga ya	No Yes	
Description of leased property:				Branout	And the second s
Lessor's name:				No Yes	
Description of leased property:				Europout	
Lessor's name:				No Yes	
Description of leased property:				Percoval	\$ 0 THE STATE OF T
Lessor's name:	and the design of the state of	4 Station (particular) Add to be common property. Don't be taken any water to be common to the co		No Yes	
Description of leased property:				CONSIGN	Who is made to my the popylyte for
Lessor's name:				No Yes	
Description of leased property:				alengatus.	di mandele mano edge i e e e e e
রাজ্যে Sign Below		e 1996 kalandari da da Samuela e en Engrei (mengunta e Sekhiti yan da Samuela da Samuela da Samuela da Samuel	and the second second section of the second sec	ona terrational distinct and relative provess (in the months of the months in the second of the months of the second of the seco	decision to provide design provide an establish decision que
Under penalty of perjury, I declar property that is subject to an un	are that I have indicated m	y intention about any	property of my estate th	at secures a debt and any perso	na!
/s/ Michael Moncrief Signature of Debtor 1	school Mort	X Sigi	nature of Debtor 2		
Date 3/9/2017 MM/DD/YYYY	V	Date			

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Debtor 1 Michael First Name Middle Name	Monorief Last Name	Case number (ff known)
28. Within 2 years before you filed for bankruptcy, did creditors, or other parties.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
✓ No Yes. Fill in the details below.		
	Date issued	
Name	MM/DD/YYYY	nu.
Number Street		
City State Zip Code	_	
Partities Sign Below		
		ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 5 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
Did you attach additional pages to Your Statement of	f Financial Affairs for Indiv	iduals Filing for Rankruntey (Official Form 107)3
☑ No □ Yes		g to bankruptcy (Onicial Porm 107)?
Did you pay or agree to pay someone who is not an at	torney to help you fill out	bankruptcy forms?
₯ No		and the state of t
Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:	
Debtor 1 Michael Mono First Name Middle Name Last I Debtor 2	#####################################
Holted States Resignation Could be the Middle-Name Last I	AND 10 SEC. 10
	linois State)
Official Form 106Dec	Check if this is an amended filing
Declaration About an Individual Debtor's So	hedules 12/15
If two married people are filing together, both are equally responsible for su	7.27,0
You must file this form whenever you file bankruptcy schedules or amended money or property by fraud in connection with a bankruptcy case can result U.S.C. §§ 152, 1341, 1519, and 3571. Pairit: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay someone who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorney to help you have the pay some one who is NOT and attorn	m mes up to \$250,000, or imprisonment for up to 20 years, or both. 18
Yes. Name of person Attack Signal	n Bankruptcy Petition Preparer's Notice, Declaration, and
	ture (Official Form 119).

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Debtor : Michael		foncrief Case number <i>(ir kno</i> :	الله ا			
\$50000 Commence of the Commenc	Middle Name La uestions for Reporting Purposes	ast Name				
16. What kind of debts do 16a. Are your debts primarily consumer debts? Cansumer debts are defined in 11 U.S.C. \$ 101(8) as						
you have?	ou have?					
	☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
	16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain					
	money for a pusifiess or in	vestment or through the operation of th	e business or investment.			
	No. Go to line 16c. Yes. Go to line 17.					
## Committee		owe that are not consumer debts or bu	singes dabte			
		The state of bu	omess debts.			
17. Are you filing under Chapter 7?	No. I am not filing under Chapt	ter 7. Go to line 18.				
Do you estimate that after any exempt	Yes. I am filing under Chapter 7 expenses are paid that fur	 Do you estimate that after any exempt pro nds will be available to distribute to unsecure 	perty is excluded and administrative ed creditors?			
property is excluded and administrative	☑ No.					
expenses are paid that	t [] Yes.					
funds will be available for distribution to						
unsecured creditors?						
^{18.} How many creditors	[3] 1-49	1 ,000-5,000	25,001-50,000			
do you estimate that you owe?	50-99 100-199	5,001-10,000	50,001-100,000			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	200-999	10,001-25,000	More than 100,000			
¹⁹ . How much do you	☑ \$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion			
estimate your assets	\$50,001-\$100,000	510,000,001-\$50 million	\$1,000,000,001-\$10 billion			
to be worth?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
On III	\$0-\$50,000	\$100,000,001-\$500 million	More than \$50 billion			
²⁰ · How much do you estimate your	\$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion			
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
	\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion			
Parië/A Sign Below						
For you	I have examined this petition, and correct.	I declare under penalty of perjury that the	ne information provided is true and			
	If I have chosen to file under Chap	oter 7, I am aware that I may proceed. if e	digible under Chapter 7 11 12 or 12			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed					
	under Orlapter 7.					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with	the chapter of title 11, United States Co	ode, specified in this petition			
	Tunderstand making a false statem	nent, concealing property, or obtaining r	noney or property by froud in			
	both. 18 U.S.C. §§ 152, 1341, 151	e can result in fines up to \$250,000, or i	mprisonment for up to 20 years, or			
	× (c/M/chaol Managar)	(
	/s/ Michael Moncrief/ // / / / // Signature of Debtor 1	Signature of Di	ebtor 2			
	Executed on 3/9/2017	Executed on				
	MM / DD / Y	YYY LACCULED OIT	MM / DD / YYYY			

MAM